HOUSING MARKET INFORMATION

RENTAL MARKET REPORT

New Brunswick Highlights*

CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: Fall 2009

Figure 1

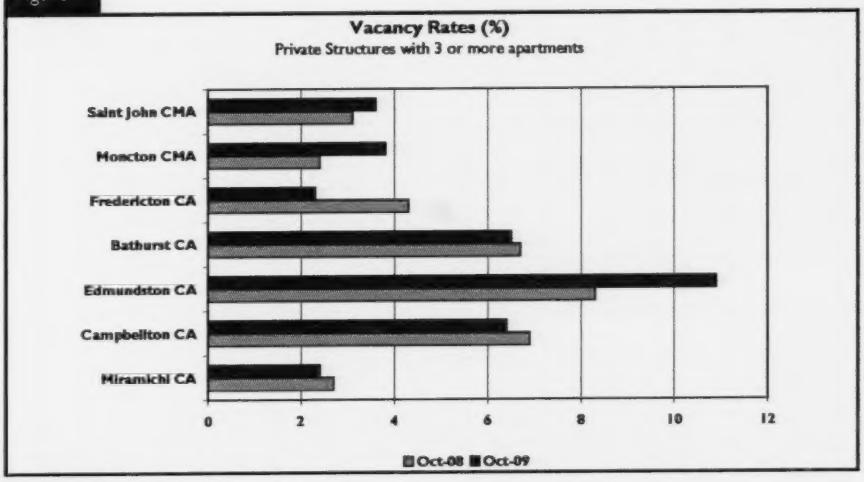
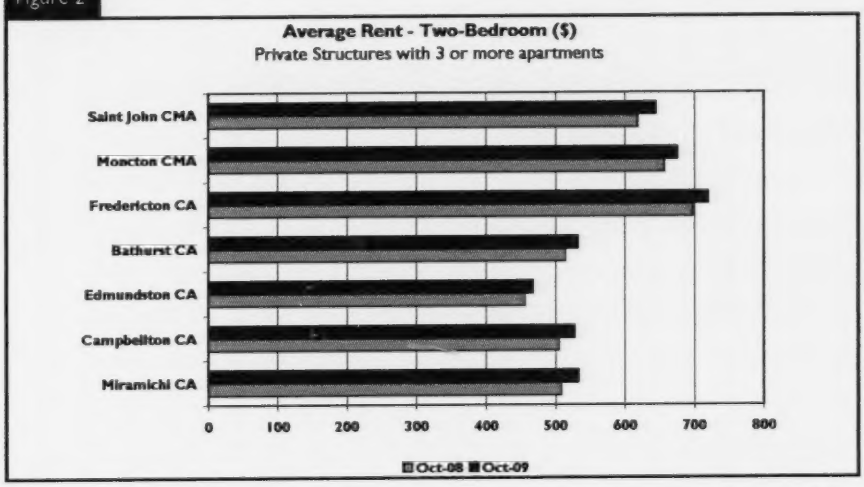


Figure 2



*Only centres with a population of 10,000 + are included in the survey. Detailed reports are available for CMAs.

Vacancy Rate Changes Mixed in New Brunswick Urban Centres

- The overall vacancy rate in New Brunswick's urban centres was 3.8 per cent in the Fall of 2009, up slightly from last year's level of 3.6 per cent.
- The average rent increase in the province, based on units common to both the 2008 and 2009 surveys, stood at 3.1 per cent.
- Fredericton had the distinction of posting the highest average rent in the province at $711, while Edmundston recorded the lowest at $444.
- The availability rate for the province's urban areas was 4.2 per cent up from last year's rate of 4.0 per cent.

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Results from the 2009 CMHC Rental Market Survey conducted during the first two weeks of October revealed a higher vacancy rate in two of New Brunswick's three large urban centres. Throughout 2009, favorable housing market conditions continued to present multiple housing options to consumers in all regions of the province, as mortgage rates remained at historically low levels. In general terms, demand in both the resale and new home market has declined in 2009, with fewer residential starts and MLS®[1] sales in New Brunswick's urban centres. In Moncton and Saint John, reduced demand for housing has also affected the rental market, as evidenced by the higher vacancy rate in 2009.

Among the three major urban centres in the province, Fredericton posted the lowest vacancy rate at 2.3 per cent. Prior to 2009, rental starts in Fredericton had been relatively low for three consecutive years, slowing the expansion of the local rental universe. With employment at historically high levels, due mostly to the strength of the local service and public administration sectors, in-migration has remained steady in the provincial capital pushing down the vacancy rate in 2009. In Greater Moncton, while overall housing demand declined in 2009, housing market conditions remained favorable to potential home owners. As a result, home ownership has moved within reach for a larger number of people in Greater Moncton, including current renters, thus reducing demand for rental units. The overall vacancy rate in the Moncton CMA was 3.8 per cent in October compared to 2.4 per cent last fall. In Saint John, apartment starts had been at historically high levels in recent years, based in large part on potential economic development and population growth linked to planned, large scale capital projects. Some capital projects have since been cancelled or put on hold indefinitely. The resulting impact on rental unit demand has contributed to the increase in the vacancy rate to 3.6 per cent.

In three of New Brunswick's four smaller urban centres, the vacancy rate declined during the past 12 months. The largest year-over-year decrease occurred in Campbellton, where the vacancy rate declined 0.5 percentage points to 6.4 per cent. In Bathurst and Miramichi, the decline in the local vacancy rate was limited to 0.2 and 0.3 percentage points, respectively. However, the 2009 vacancy rate in Miramichi, at 2.4 per cent, was much lower than the rate of 6.5 per cent recorded in Bathurst. Edmundston posted the province's highest vacancy rate in the fall of 2009 at 10.9 per cent.

Overall, average rents in all of New Brunswick's urban areas (based on units common to both the 2008 and 2009 surveys) recorded a 3.1 per cent increase in 2009. The average rent increases varied from a low of 2.1 per cent in Edmundston to a high of 5.6 per cent in Miramichi. The increase in average rents for the popular two bedroom units was just under the overall increase, rising three per cent compared to last fall.

The overall availability rate in New Brunswick's urban centres was 4.2 per cent in 2009 compared to four per cent last year. The availability rates in Moncton, Saint John and Edmundston were higher in 2009, with increases ranging between 0.6 and 2.8 percentage points. In the province's other urban centres, the availability rate declined. Fredericton had the lowest availability rate at 2.4 per cent, while Edmundston posted the highest availability rate in the province at 11.3 per cent.

[1] MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

New Brunswick Apartment
Vacancy Rates
Campbellton
6.4%
Bathurst
6.5%
Miramichi
2.4%
Edmundston
10.9%
Moncton
3.8%
Fredericton
2.3%
Saint John
3.6%
Legend
6.4% 2009 vacancy rate for Campbellton
Vacancy rate in 2009 the same as 2008
Vacancy rate in 2009 higher than 2008
Vacancy rate in 2009 lower than 2008

1.1.1 Private Apartment Vacancy Rates (%) by Bedroom Type New Brunswick

Centre	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-08	Oct-09	Oct-08	Oct-09	Oct-08	Oct-09	Oct-08	Oct-09	Oct-08	Oct-09
Moncton CMA	4.1 d	**	1.5 a	4.0 b	2.6 a	3.6 b	**	3.3 c	2.4 a	3.8 a
Saint John CMA	5.1 d	4.5 d	3.1 c	3.8 b	2.8 a	3.7 b	3.1 d	2.3 c	3.1 a	3.6 a
Bathurst CA	16.2 a	14.0 a	10.5 a	8.1 a	2.7 a	4.5 a	4.2 a	4.0 b	6.7 a	6.5 a
Campbellton CA	20.0 d	**	5.7 b	9.7 b	6.8 a	4.1 a	4.2 d	1.5 c	6.9 a	6.4 a
Edmundston CA	**	**	9.7 b	16.6 d	7.4 a	6.4 b	4.2 d	5.6 d	8.3 a	10.9 a
Fredericton CA	2.0 b	0.6 a	4.1 b	1.9 a	4.4 a	2.2 a	5.2 b	4.4 b	4.3 a	2.3 a
Miramichi CA	8.3 c	4.3 a	3.1 a	2.3 b	2.4 a	2.1 a	0.0 a	6.8 a	2.7 a	2.4 a
New Brunswick 10,000+	**5.9 b**	**6.2 b**	**3.6 a**	**4.6 a**	**3.4 a**	**3.4 a**	**3.7 b**	**3.3 b**	**3.6 a**	**3.8 a**

The following letter codes are used to indicate the reliability of the estimates:

a – Excellent, b – Very good, c – Good, d – Fair (Use with Caution)

** Data suppressed to protect confidentiality or data is not statistically reliable

n/u: No units exist in universe for this category **n/s:** No units exist in the sample for this category **n/a:** Not applicable

Please click **Methodology** or **Data Reliability Tables Appendix links** for more details

1.1.2 Private Apartment Average Rents ($) by Bedroom Type New Brunswick

Centre	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-08	Oct-09	Oct-08	Oct-09	Oct-08	Oct-09	Oct-08	Oct-09	Oct-08	Oct-09
Moncton CMA	427 a	443 a	547 a	573 a	656 a	675 a	725 a	755 a	626 a	648 a
Saint John CMA	430 a	457 a	518 a	541 a	618 a	644 a	663 a	683 a	587 a	613 a
Bathurst CA	356 a	371 a	417 a	425 a	514 a	532 a	494 a	524 a	465 a	485 a
Campbellton CA	394 a	395 a	402 a	418 a	505 a	527 a	533 a	628 a	466 a	490 a
Edmundston CA	333 a	356 a	411 a	411 a	456 a	467 a	510 a	535 a	438 a	444 a
Fredericton CA	520 a	538 a	589 a	599 a	697 a	719 a	927 a	937 a	689 a	711 a
Miramichi CA	281 a	314 c	439 a	471 a	508 a	533 a	547 a	618 b	487 a	518 a
New Brunswick 10,000+	**439 a**	**455 a**	**525 a**	**543 a**	**635 a**	**656 a**	**737 a**	**761 a**	**607 a**	**629 a**

The following letter codes are used to indicate the reliability of the estimates (cv = coefficient of variation):

a – Excellent ($0 \leq cv \leq 2.5$), b – Very good ($2.5 < cv \leq 5$), c – Good ($5 < cv \leq 7.5$)

d – Fair (Use with Caution) ($7.5 < cv \leq 10$)

** Data suppressed to protect confidentiality or data is not statistically reliable

n/u: No units exist in universe for this category **n/s:** No units exist in the sample for this category **n/a:** Not applicable

Please click **Methodology** or **Data Reliability Tables Appendix links** for more details

1.1.3 Number of Private Apartment Units Vacant and Universe in October 2009 by Bedroom Type
New Brunswick

Centre	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Vacant	Total	Vacant	Total	Vacant	Total	Vacant	Total	Vacant	Total
Moncton CMA	**	302	95 b	2,358	243 b	6,765	18 c	542	375 a	9,967
Saint John CMA	17 d	381	90 b	2,386	172 b	4,646	28 c	1,217	307 a	8,631
Bathurst CA	19 a	135	25 a	312	28 a	620	4 b	101	76 a	1,169
Campbellton CA	**	38	29 b	300	17 a	416	1 c	68	52 a	821
Edmundston CA	**	65	77 d	465	41 b	644	4 d	77	137 a	1,251
Fredericton CA	2 a	318	29 a	1,545	94 a	4,196	36 b	827	161 a	6,886
Miramichi CA	1 a	23	5 b	219	13 a	619	3 a	44	22 a	905
New Brunswick 10,000+	**78 b**	**1,262**	**350 a**	**7,585**	**608 a**	**17,906**	**94 b**	**2,876**	**1,131 a**	**29,630**

The following letter codes are used to indicate the reliability of the estimates:
a – Excellent, b – Very good, c – Good, d – Fair (Use with Caution)
** Data suppressed to protect confidentiality or data is not statistically reliable
n/u: No units exist in universe for this category **n/s:** No units exist in the sample for this category **n/a:** Not applicable

Please click **Methodology** or **Data Reliability Tables Appendix links** for more details

1.1.4 Private Apartment Availability Rates (%) by Bedroom Type
New Brunswick

Centre	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-08	Oct-09	Oct-08	Oct-09	Oct-08	Oct-09	Oct-08	Oct-09	Oct-08	Oct-09
Moncton CMA	4.1 d	**	1.8 b	4.3 b	3.5 b	4.2 a	**	3.7 c	3.1 b	4.3 a
Saint John CMA	5.7 d	6.1 c	3.7 c	4.2 b	3.1 b	4.2 b	3.9 d	2.7 b	3.5 a	4.1 a
Bathurst CA	16.2 a	14.0 a	10.8 a	8.1 a	3.1 a	4.6 a	4.2 a	4.0 b	6.9 a	6.6 a
Campbellton CA	20.0 d	**	6.1 b	9.7 b	7.0 a	4.3 a	4.2 d	1.5 c	7.1 a	6.5 a
Edmundston CA	**	**	9.9 b	16.8 d	7.5 a	6.7 b	4.2 d	**	8.5 a	11.3 a
Fredericton CA	2.6 b	0.6 a	4.1 b	2.0 a	4.4 a	2.2 a	5.2 b	4.4 b	4.4 a	2.4 a
Miramichi CA	8.3 c	4.3 a	3.1 a	3.2 c	2.8 a	2.6 a	4.2 a	6.8 a	3.1 a	3.0 a
New Brunswick 10,000+	**6.2 b**	**6.7 b**	**3.9 a**	**4.9 a**	**3.8 a**	**3.8 a**	**4.2 b**	**3.6 b**	**4.0 a**	**4.2 a**

The following letter codes are used to indicate the reliability of the estimates:
a – Excellent, b – Very good, c – Good, d – Fair (Use with Caution)
** Data suppressed to protect confidentiality or data is not statistically reliable
n/u: No units exist in universe for this category **n/s:** No units exist in the sample for this category **n/a:** Not applicable

Please click **Methodology** or **Data Reliability Tables Appendix links** for more details

1.1.5 Private Apartment Estimate of Percentage Change (%) of Average Rent[1] by Bedroom Type
New Brunswick

Centre	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-07 to Oct-08	Oct-08 to Oct-09	Oct-07 to Oct-08	Oct-08 to Oct-09	Oct-07 to Oct-08	Oct-08 to Oct-09	Oct-07 to Oct-08	Oct-08 to Oct-09	Oct-07 to Oct-08	Oct-08 to Oct-09
Moncton CMA	2.5 c	2.1 c	1.9 c	2.7 a	2.2 a	2.0 a	2.5 b	1.1 d	2.4 b	2.5 a
Saint John CMA	4.8 d	4.5 c	3.8 c	3.7 b	4.8 b	4.5 b	4.0 c	3.6 b	4.5 b	4.2 b
Bathurst CA	8.6 a	**	3.7 a	1.3 a	3.8 a	1.9 b	0.8 d	**	4.0 a	2.5 a
Campbellton CA	**	**	3.8 d	1.3 d	++	2.6 a	++	7.2 c	1.8 c	2.9 b
Edmundston CA	++	++	++	++	2.1 c	2.6 c	++	**	1.7 c	2.1 c
Fredericton CA	++	**	0.8 d	2.4 a	0.7 a	2.6 a	4.0 d	++	0.6 b	2.4 a
Miramichi CA	**	**	3.8 b	9.4 b	2.8 b	6.0 a	**	**	3.0 a	5.6 a
New Brunswick 10,000+	**2.9 c**	**3.6 c**	**2.4 a**	**3.0 a**	**2.6 a**	**3.0 a**	**3.2 c**	**2.0 b**	**2.6 a**	**3.1 a**

[1]The Percentage Change of Average Rent is a measure of the market movement, and is based on those structures that were common to the survey sample for both years.

The following letter codes are used to indicate the reliability of the estimates:
a – Excellent, b – Very good, c – Good, d – Fair (Use with Caution)
** Data suppressed to protect confidentiality or data is not statistically reliable
++ change in rent is not statistically significant. This means that the change in rent is not statistically different than zero (0)
n/u: No units exist in universe for this category **n/s:** No units exist in the sample for this category **n/a:** Not applicable

Please click **Methodology** or **Data Reliability Tables Appendix links** for more details

TECHNICAL NOTE:

Difference between Percentage Change of Average Rents (Existing and New Structures) AND Percentage Change of Average Rents from Fixed Sample (Existing Structures Only):

Percentage Change of Average Rents (New and Existing Structures): The increase/decrease obtained from the calculation of percentage change of average rents between two years (example: $500 in 2008 vs. $550 in 2009 represents an increase of 10 percent) is impacted by changes in the composition of the rental universe (e.g. the inclusion of newly built luxury rental buildings in the survey, rental units renovated/upgraded or changing tenants could put upward pressure on average rents in comparison to the previous year) as well as by the rent level movement (e.g. increase/decrease in the level of rents that landlords charge their tenants).

Percentage Change of Average Rents from Fixed Sample (Existing Structures Only): This is a measure that estimates the rent level movement. The estimate is based on structures that were common to the survey sample for both the 2008 and 2009 Fall Rental Market Surveys. However, some composition effects still remain e.g. rental units renovated/upgraded or changing tenants because the survey does not collect data to such level of details.

METHODOLOGY FOR RENTAL MARKET SURVEY

Canada Mortgage and Housing Corporation (CMHC) conducts the **Rental Market Survey** (RMS) every year in April and October to estimate the relative strengths in the rental market. The survey is conducted on a sample basis in all urban areas with populations of 10,000 and more. The survey targets only privately initiated structures with at least three rental units, which have been on the market for at least three months. The survey collects market rent, available and vacant unit data from sampled structures. Most RMS data contained in this publication refer to privately initiated apartment structures.

The survey is conducted by a combination of telephone interviews and site visits, and information is obtained from the owner, manager, or building superintendent. The survey is conducted during the first two weeks of April/October, and the results reflect market conditions at that time.

CMHC's Rental Market Survey provides a snapshot of vacancy and availability rates, and average rents in both new and existing structures. In October 2006, CMHC has introduced a new measure for the change in rent that is calculated based on existing structures only. This estimate is based on structures that were common to the survey sample the previous year and the current year of the Rental Market Survey. The change in rent in existing structures is an estimate of the change in rent that the landlords charge and removes compositional effects on the rent level movement due to new buildings, conversions, and survey sample rotation. The estimate of per cent change in rent is available in the Rental Market Report – Canada Highlights , Provincial Highlights, and the local Rental Market Reports. The rent levels in new and existing structures are also published. While the per cent change in rents in existing structures published in the reports are statistically significant, changes in rents that one might calculate based on rent levels in new and existing structures may or may not be statistically significant.

METHODOLOGY FOR SECONDARY RENTAL MARKET SURVEY

Canada Mortgage and Housing Corporation (CMHC) conducts a survey of the **Secondary Rental Market** (SRMS) in September and October to estimate the relative strengths in the secondary rental market which is defined as those dwellings not covered by the regular RMS. CMHC has identified the following dwelling components to be included in SRMS:

- Rented single-detached houses.
- Rented double (semi-detached) houses (i.e.. Two units of approximate equal size and under one roof that are situated either side-by-side or front-to-back).
- Rented freehold row/town homes.
- Rented duplex apartments (i.e.. one-above-other).
- Rented accessory apartments (separate dwelling units that are located within the structure of another dwelling type).
- Rented condominiums (can be any dwelling type but are primarily apartments).
- One or two apartments which are part of a commercial or other type of structure.

The SRMS has three components which are conducted in selected CMAs:

- A Household Rent Survey of all households to collect information about rents.
- A Condominium Apartment Rent Survey of households living in condominium apartments to collect information about rents.
- A Condominium Apartment Vacancy Survey of condominium apartment owners to collect vacancy information.

All three surveys are conducted by telephone interviews. For the condominium apartment vacancy survey, information is obtained from the owner, manager, or building superintendent and can be supplemented by site visits if no telephone contact is made. For the other two surveys, information is collected from an adult living in the household. All surveys are conducted in September and October, and the results reflect market conditions at that time.

CMHC publishes the number of units rented and vacancy rates for the condominium vacancy survey. For the condominium rent and household rent surveys, the average rent is published. A letter code representing the statistical reliability (i.e., the coefficient of variation (CV)) for each estimate is provided to indicate the data reliability. In 2009, rented condominium apartments were surveyed in the following CMAs: Vancouver, Victoria, Calgary, Edmonton, Regina, Saskatoon, Toronto, Ottawa, Montréal and Québec (NOTE: condo rent data was not collected for Regina and Saskatoon). Other secondary rental market units were surveyed in Abbotsford, Barrie, Calgary, Edmonton, Halifax, Montreal, Ottawa, Quebec, St. John's, Toronto, Regina, Saskatoon, Kelowna, Vancouver and Victoria.

DEFINITIONS

Availability: A rental unit is considered available if the existing tenant has given, or has received, notice to move, and a new tenant has not signed a lease; or the unit is vacant (see definition of vacancy below).

Rent: The rent refers to the actual amount tenants pay for their unit. No adjustments are made for the inclusion or exclusion of amenities and services such as heat, hydro, parking, and hot water. For available and vacant units, the rent is the amount the owner is asking for the unit.

It should be noted that the average rents reported in this publication provide a sound indication of the amounts paid by unit size and geographical sector. Utilities such as heating, electricity and hot water may or may not be included in the rent.

Rental Apartment Structure: Any building containing three or more rental units, of which at least one unit is not ground oriented. Owner-occupied units are not included in the rental building unit count.

Rental Row (Townhouse) Structure: Any building containing three or more rental units, all of which are ground oriented with vertical divisions. Owner-occupied units are not included in the rental building unit count. These row units in some centres are commonly referred to as townhouses.

Vacancy: A unit is considered vacant if, at the time of the survey, it is physically unoccupied and available for immediate rental.

Definitions of Census Areas referred to in this publication are as follows:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree of integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

All data presented in this publication is based on Statistics Canada's 2001 and 2006 Census area definitions.

Acknowledgement

The Rental Market Survey and the Secondary Rental Market Survey could not have been conducted without the cooperation of the rental property owners, managers, building superintendents and household members throughout Canada. CMHC acknowledges their hard work and assistance in providing timely and accurate information. As a result of their contribution, CMHC is able to provide information that benefits the entire housing industry.

Rental Affordability Indicator

Canada Mortgage and Housing Corporation has developed a new rental affordability indicator to gauge how affordable a rental market is for those households which rent within that market. The level of income required for a household to rent a median priced two-bedroom apartment, using 30 per cent of its income, is calculated. The three-year moving average of median income of households in a centre is then divided by this required income. The resulting number is then multiplied by 100 to form the indicator. A value above 100 indicates that less than 30 per cent of the median income is required to rent a two-bedroom apartment, conversely, a value below 100 indicates that more than 30 per cent of the median income is required to rent the same unit. In general, as the indicator increases, the market becomes more affordable; as the indicator declines, the market becomes less affordable.

Median renter household income estimates used in the calculation of the rental affordability indicator are based on results of Statistics Canada's Survey of Labour and Income Dynamics. Results for this survey are available from 1994 to 2005. CMHC has developed forecasts of median renter household income for 2006, 2007, 2008 and 2009.

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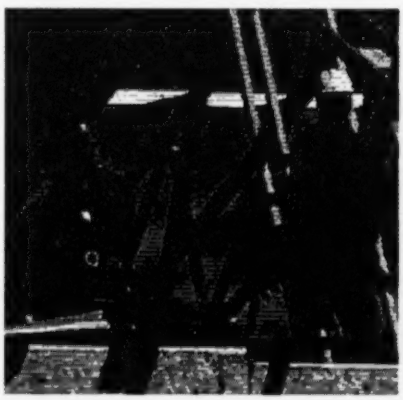

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